

FISCAL IMPACT STATEMENT

Agency: Nebraska Department of Insurance	Prepared by: Martin W. Swanson
Title: 210	Date prepared: January 11, 2005
Chapter: 44	Telephone: 402-471-4648
Name: Scope of Coverage to be Offered by the Nebraska Comprehensive Health Insurance Pool	

Type of Fiscal Impact:

	State Agency	Political Sub.	Regulated Public
No fiscal impact	()	()	()
Increased costs	()	()	(x)
Decreased costs	()	()	(x)
Increased revenue	()	()	()
Decreased revenue	()	()	()

Description of Impact:

State Agency: There should be no impact to the state other than with the reduction of deductibles, there may be more payment into the plan itself initially.

Political

Subdivision: N/A

Regulated Public: The Comprehensive Health Insurance Pool policyholders would have a decrease in the amount of premium paid with the elimination of the \$250 and the \$250/500 deductible. An increase in drug cost could occur if the policyholder continues to purchase drugs in the higher tier, however, they could see a decrease in cost if they purchase a generic equivalent.